Appln. Ser. No. 09/876,762
Amendment and Response to Office Action dated September 14, 2006
Attorney Docket No. 72167.000254
January 16, 2007

AMENDMENTS TO THE CLAIMS:

Please amend claims 1, 3, 5-7, 9, 11,15, 16, 18, 20-25, 27-29, 31, 33, 35, 36, 38 and 40-43 as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently Amended) A method of conducting banking deposit transactions between a bank and its customers, the method comprising:

providing a computer enabled interface to a public network to which ~~the~~ customers of a bank have access;

transmitting ~~displaying~~ deposit terms over the public network to ~~the customers~~ a customer, the deposit terms including value dates, currencies, tenors and rates at which the bank will execute a deposit:

receiving ~~allowing the customer to generate~~ a deposit request generated by the customer that is transmitted by the customer to the bank over the public network, the deposit request including a specific value date, specific currency, specific tenor, ~~and~~ specific rate and a principle amount of a deposit;

~~receiving the deposit request;~~

determining whether the specific rate specified in the received generated deposit request is a live rate or an indicative rate. and

transmitting a modified deposit request comprising a modified rate over the public network to the customer if the specific rate in the received generated deposit request is an indicative rate,

wherein the received generated deposit request is automatically ~~executing~~ executed ~~the received deposit request~~ if the specific rate in the generated deposit request ~~specific rate~~ is a live rate;

wherein further the modified deposit request is automatically executed if the customer accepts the modified deposit request in a predetermined period of time,

wherein further the principle amount of the deposit specified in the executed received generated deposit request or modified deposit request is deposited by the bank into an account of the customer.

~~displaying a modified deposit request to the customer, the modified deposit request including a modified rate, the specific value date, the specific currency and the specific tenor to the customer if the specific rate is an indicative rate;~~

~~requiring the customer to accept the modified deposit request in a predetermined period of time; and~~

~~automatically executing the modified deposit request if the customer accepts the modified deposit request in the predetermined period of time.~~

2.   (Previously Presented) The method as recited in claim 1, wherein the computer enabled interface is a secure interface.

3.   (Currently Amended) The method as recited in claim 1, wherein ~~the act of displaying~~ transmitting the deposit terms further comprises ~~displaying~~ transmitting the deposit terms in a rate table.

4.   (Previously Presented) The method as recited in claim 3, wherein one axis of the rate table are currencies and the other axis are tenors, the rate table being populated with the rates corresponding to the currencies and tenors.

5.   (Currently Amended) The method as recited in claim 4, wherein ~~the step of allowing the customer to generate~~ generating a deposit request ~~further~~ comprises ~~allowing the customer to select~~ selecting by the customer the specific rate from the rate table, wherein the specific value date, the specific currency and the specific tenor are automatically generated from the rate table in response to the specific rate selected by the customer.

6.   (Currently Amended) The method as recited in claim 3, further comprising ~~allowing the customer to create~~ creating a customized rate table by the customer.

7.   (Currently Amended) The method as recited in claim 6, wherein ~~the step of allowing the customer to create~~ creating a customized rate table further comprises ~~allowing the customer to select~~ selecting one or more of a plurality of currencies for display on the customized rate table.

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8.   (Previously Presented) The method as recited in claim 7, wherein the plurality of currencies include major currencies and minor currencies.

9.   (Currently Amended) The method as recited in claim 6, wherein ~~the step of allowing the customer to create~~ creating a customized rate table further comprises ~~allowing the customer to select~~ selecting a customized value date for display on the customized rate table, the customized value date being selected from a plurality of value dates.

10.   (Previously Presented) The method as recited in claim 9, wherein the plurality of value dates include today, tomorrow and spot.

11.   (Currently Amended) The method as recited in claim 6, wherein ~~the step of allowing the customer to create~~ creating a customized rate table further comprises allowing the customer to select one or more of a plurality of tenors for display on the customized rate table.

12.   (Previously Presented) The method as recited in claim 11, wherein the plurality of tenors range from overnight one year.

13.   (Previously Presented) The method as recited in claim 1, further comprising displaying an archive of all executed deposit requests.

14.   (Previously Presented) The method as recited in claim 1, wherein a session is the time period starting when the customer logs onto the computer enabled interface and ending when the customer logs off of the computer enabled interface, the method further comprising displaying an archive of all deposit requests executed by the customer during the session.

15.   (Currently Amended) The method as recited in claim 1, ~~further comprising displaying~~ wherein the deposit request ~~to the customer in the form of~~ comprises a deal ticket, the deal ticket having fields containing data representing the specific value date, specific currency, specific tenor and specific rate.

16.   (Currently Amended) The method as recited in claim 15, further ~~comprising allowing the customer to modify~~ the data in the fields of the deal ticket are modified by the customer.

17.   (Previously Presented) The method as recited in claim 15, wherein the deal ticket further has fields containing data representing a principle amount of the deposit.

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18.   (Currently Amended) The method as recited in claim 17, ~~further comprising requiring~~ wherein the customer ~~to supply~~ supplies the data representing the principle amount of the deposit.

19.   (Previously Presented) The method as recited in claim 15, wherein the deal ticket further has fields containing data representing at least one customer account associated with the deposit.

20.   (Currently Amended) The method as recited in claim 19, ~~further comprising requiring~~ wherein the customer ~~to supply~~ supplies the data representing the at least one customer account associated with the deposit.

21.   (Currently Amended) The method as recited in claim 19, ~~further comprising requiring~~ wherein the customer ~~to supply~~ supplies the data representing a plurality of customer accounts associated with the deposit.

22.   (Currently Amended) The method as recited in claim 1, further comprising ~~requiring the customer to acknowledge~~ acknowledgement of the modified deposit request by the customer.

23.   (Currently Amended) The method as recited in claim 1, further comprising ~~allowing~~ the customer ~~to communicate~~ communicating with an employee of the bank through the computer enabled interface.

24.   (Currently Amended) A system for conducting banking deposit transactions between a bank and its customers, the system comprising:

an interface to a public network to which ~~the~~ customers of a bank have access;

a server coupled to the interface, the server configured so as to:

transmit ~~display~~ deposit terms over the public network to ~~the customers~~ a customer, the deposit terms including value dates, currencies, tenors and rates at which the bank will execute a deposit,

receive ~~allow the customer to generate~~ a deposit request generated by the customer that is transmitted by the customer to the server over the public network, the deposit request including a specific value date, specific currency, specific tenor, ~~and~~ specific rate and a principle amount of a deposit, and

~~receiving the deposit request,~~

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determine whether the specific rate specified in the received generated deposit

request is a live rate or an indicative rate, and

transmit a modified deposit request comprising a modified rate over the public

network to the customer if the specific rate in the generated deposit request is an

indicative rate,

and

~~display a modified deposit request to the customer, the modified deposit request~~

~~including a modified rate, the specific value date, the specific currency and the~~

~~specific tenor to the customer if the specific rate is an indicative rate,~~

~~require the customer to accept the modified deposit request in a predetermined~~

~~period of time; and~~

a back office deposit processing system,

~~the back office deposit processing system configured so as to:~~

~~automatically execute the received deposit request if the specific rate is a live rate,~~

~~and~~

~~automatically execute the modified deposit request if the customer accepts the~~

~~modified deposit request in the predetermined period of time.~~

wherein the back office deposit processing system is configured to automatically execute

the received generated deposit request if the specific rate in the generated deposit request is a

live rate,

wherein further the back office deposit processing system is configured to automatically

execute the modified deposit request if the customer accepts the modified deposit request in a

predetermined period of time,

wherein further the principle amount of the deposit specified in the executed received

generated deposit request or modified deposit request is deposited by the bank into an

account of the customer.

25.   (Currently Amended) The system as recited in claim 24, wherein the ~~server~~

~~displays~~ the deposit terms are transmitted in a rate table.

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26.   (Previously Presented) The system as recited in claim 24, wherein one axis of the rate table are currencies and the other axis are tenors, the rate table being populated by the server with the rates corresponding to the currencies and tenors. .

27.   (Currently Amended) The system as recited in claim 26, wherein the ~~server allows the~~ customer ~~to select~~ selects the specific rate from the rate table, wherein the server automatically generates the specific value date, the specific currency and the specific tenor from the rate table in response to the specific rate selected by the customer.

28.   (Currently Amended) The system as recited in claim 25, further comprising a customization database coupled to the server, wherein the ~~server allows the~~ customer ~~to create~~ creates a customized rate table and wherein the customized rate table is stored in the customization database.

29.   (Currently Amended) The system as recited in claim 28, wherein the ~~server further allows the~~ customer ~~to select~~ selects one or more of a plurality of currencies for display on the customized rate table.

30.   (Previously Presented) The system as recited in claim 29, wherein the plurality of currencies include major currencies and minor currencies.

31.   (Currently Amended) The system as recited in claim 28, wherein the ~~server further allows the~~ customer ~~to select~~ selects a customized value date for ~~display on~~ the customized rate table, the customized value date being selected from a plurality of value dates.

32.   (Previously Presented) The system as recited in claim 31, wherein the plurality of value dates include today, tomorrow and spot.

33.   (Currently Amended) The system as recited in claim 28, wherein the ~~server further allows the~~ customer ~~to select~~ selects one or more of a plurality of tenors for display on the customized rate table.

34.   (Previously Presented) The system as recited in claim 33, wherein the plurality of tenors range from overnight to one year or longer.

35.   (Currently Amended) The system as recited in claim 24, wherein the ~~server displays the~~ deposit request ~~to the customer in the form of~~ comprises a deal ticket, the deal ticket having fields containing data representing the specific value date, specific currency, specific tenor and specific rate.

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36.   (Currently Amended) The system as recited in claim 35, wherein the ~~server allows the~~ customer ~~to modify~~ modifies the data in the fields of the deal ticket.

37.   (Previously Presented) The system as recited in claim 35, wherein the deal ticket further has fields containing data representing a principle amount of the deposit.

38.   (Currently Amended) The system as recited in claim 37, wherein the ~~server requires the~~ customer ~~to supply~~ supplies the data representing the principle amount of the deposit.

39.   (Previously Presented) The system as recited in claim 35, wherein the deal ticket further has fields containing data representing at least one customer account associated with the deposit.

40.   (Currently Amended) The system as recited in claim 39, wherein the ~~server requires the~~ customer ~~to supply~~ supplies the data representing the at least one customer account associated with the deposit.

41.   (Currently Amended) The system as recited in claim 39, wherein the ~~server allows the~~ customer ~~to supply~~ supplies the data representing a plurality of customer accounts associated with the deposit.

42.   (Currently Amended) The system as recited in claim 24, wherein the ~~server requires the~~ customer ~~to acknowledge~~ acknowledges the modified deposit request.

43.   (Currently Amended) The system as recited in claim 24, wherein the ~~server requires the~~ customer ~~to communicate~~ communicates with an employee of the bank through the computer enabled interface.

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